

**Information to identify the case:**

<b>Debtor 1:</b> <u>Eric R Zimmerman</u>		Social Security number or ITIN: xxx-xx-9128
First Name	Middle Name	Last Name
<b>Debtor 2:</b> _____		Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name
	Last Name	EIN: _____
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 7 11/6/23
Case number: 23-22386-GLT		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Eric R Zimmerman	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	317 Snowberry Circle Venetia, PA 15367	
<b>4. Debtor's attorney Name and address</b>	Christian M Rieger Law Office of Christian M. Rieger 2403 Sidney Street Suite 214 Pittsburgh, PA 15203	Contact phone 412-381-8809 Email: crierlaw@gmail.com
<b>5. Bankruptcy trustee Name and address</b>	Pamela J. Wilson 810 Vermont Avenue Pittsburgh, PA 15234	Contact phone 412-341-4323 Email: pwilson@pjwlaw.net

**For more information, see page 2 >**

Debtor **Eric R Zimmerman**

Case number **23-22386-GLT**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 11/7/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 15, 2023 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 2/13/24</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Eric R Zimmerman  
Debtor

Case No. 23-22386-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 07, 2023

User: auto  
Form ID: 309A

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2023:

Recip ID	Recipient Name and Address
db	+ Eric R Zimmerman, 317 Snowberry Circle, Venetia, PA 15367-1045
15654650	+ Christina Zimmerman, 317 Snowberry Circle, Venetia, PA 15367-1045
15654662	#+ New Health Systems LLC, 733 Washington Road, Suite 303, Pittsburgh, PA 15228-2030
15654669	+ UPMC Physician Services, P.O. Box 371842, Pittsburgh, PA 15250-7842

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Nov 08 2023 00:27:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: criergerlaw@gmail.com	Nov 08 2023 00:27:00	Christian M Rieger, Law Office of Christian M. Rieger, 2403 Sidney Street, Suite 214, Pittsburgh, PA 15203
tr	+ EDI: QPJWILSON.COM	Nov 08 2023 05:12:00	Pamela J. Wilson, 810 Vermont Avenue, Pittsburgh, PA 15234-1222
smg	EDI: PENNDEPTREV	Nov 08 2023 05:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 08 2023 00:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 08 2023 05:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 08 2023 00:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Nov 08 2023 00:28:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 08 2023 00:27:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15654647	+ Email/PDF: bncnotices@becket-lee.com	Nov 08 2023 00:32:17	American Express, P.O. Box 981537, El Paso, TX 79998-1537
15654648	+ EDI: PHINAMERI.COM	Nov 08 2023 05:12:00	Americredit/GM Financial, P.O. Box 181145, Arlington, TX 76096-1145

District/off: 0315-2

User: auto

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15654649	+ EDI: BANKAMER.COM	Nov 08 2023 05:12:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
15654653	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 08 2023 00:27:00	Citizens Bank NA, One Citizens Plaza, Providence, RI 02903
15654651	+ EDI: CITICORP.COM	Nov 08 2023 05:12:00	Citi, P.O. Box 6190, Sioux Falls, SD 57117-6190
15654652	+ EDI: CITICORP.COM	Nov 08 2023 05:12:00	Citi Cards/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
15654655	EDI: DISCOVER.COM	Nov 08 2023 05:12:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
15654654	Email/Text: BKCourtNotices@yourmortgageonline.com	Nov 08 2023 00:27:00	Cross Country Mortgage, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
15654656	+ EDI: DISCOVER.COM	Nov 08 2023 05:12:00	Discover Bank, P.O. Box 30939, Salt Lake City, UT 84130-0939
15654657	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 08 2023 00:27:00	Goldman Sachs and Co, P.O. Box 70321, Philadelphia, PA 19176-0321
15654658	+ EDI: CITICORP.COM	Nov 08 2023 05:12:00	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15654659	EDI: JPMORGANCHASE	Nov 08 2023 05:12:00	JPMC Card, P.O. Box 15369, Wilmington, DE 19850
15654660	+ EDI: LENDNGCLUB	Nov 08 2023 05:12:00	Lending Club Corp, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15654661	+ EDI: CITICORP.COM	Nov 08 2023 05:12:00	Macys/CBNA, P.O. Box 6789, Sioux Falls, SD 57117-6789
15654663	+ Email/Text: bankruptcy@ondeck.com	Nov 08 2023 00:28:00	OnDeck / ODK Capital LLC, 4700 W. Daybreak Parkway, Suite 200, ATTN: BANKRUPTCY NOTICING, South Jordan, UT 84009-5133
15654664	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 00:27:00	PNC Bank, P.O. Box 5580, Cleveland, OH 44101
15654665	^ MEBN	Nov 08 2023 00:13:11	Prosper MarketPlace Inc, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
15654666	+ EDI: RMSC.COM	Nov 08 2023 05:12:00	SYNCB/PPC, P.O. Box 530975, Orlando, FL 32896-0001
15654668	^ MEBN	Nov 08 2023 00:13:20	TD Bank, P.O. Box 1448, Greenville, SC 29602-1448
15654667	+ EDI: WTRRN BANK.COM	Nov 08 2023 05:12:00	Target, P.O. Box 673, Minneapolis, MN 55440-0673
15654670	+ EDI: WFFC2	Nov 08 2023 05:12:00	WF PLL, P.O. Box 71092, Charlotte, NC 28272-1092

TOTAL: 30

**BY PASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Nov 07, 2023

Form ID: 309A

Total Noticed: 32

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2023 at the address(es) listed below:

Name	Email Address
Christian M Rieger	on behalf of Debtor Eric R Zimmerman criergerlaw@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com

TOTAL: 4